

How Assigned-Risk Victimizes Drivers Here

(Second of a Series) A Torrance insurance man, ap- palled that the holy cause of in- surance is under scrutiny, this week summed it up: "Please keep in mind that the insurance in-

dustry is not a public utility and is in business for the profits involved."

There we have it. Insurance is not a gamble; it is an industry. Under the law, there is no risk to the insurer. The risk is en- tirely with the policy holder. He is certain to pay a heavy amount annually if he buys liability in- surance. Whether or not he will benefit from it is entirely in the realm of chance.

The underwriter, on the other hand, is protected. If the com- pany pays out more than it takes in, the rate goes up. The driver can pay till he's in the poor house. It is a matter of complete indifference to the companies or the government whether or not he goes broke. That insurance is profitable— to the insurer—was proven once and for all when the government undertook what no underwriter would tackle: to insure men to go to war.

Even with odds that would send the companies screaming to Congress for the highest possible rates, the government wound up with so much money in the till it had to declare dividend after dividend to get rid of it. But back to the assigned-risk plan. This is the rat race just one Torrance driver endured trying to get his license back. His only problem had been drinking too much—a problem he found

easy to defeat compared to the assigned-risk plan. He never had an accident. When he knew his drinking was a thing of the past, he ap- plied for restoration of his li- cense.

Standard companies quot- ed such a variety of charges that he was dumbfounded. The rates ranged from \$250 to \$359 a year for liability and property damage only—no col- lision, fire and theft, com- prehensive, or medical.

He made the weary rounds, losing time from work, and fi- nally was issued a policy for \$50- deductible PL&PD for \$204. The policy became effective in October 1959. The suspension of the driver's license expired in May of that year. Still no license. After many phone calls to the Department of Motor Vehicles in Sacramento, while squandering hours at the Torrance DMV branch, it was discovered the insurance company goofed and dated the SR-22 form for a day in December.

The company finally agreed to correct the mistake, but then shortly the insurance was can- celled. The reason? He neglected to send back a form correcting their error. After much phoning, apologiz- ing, and letting the company know how grateful he and his wife were that they were per- mitted to buy insurance, the pol- icy again was issued. Although exorbitant, the premium was less than those quoted by other com- panies—premiums the driver simply could not afford.

Four months later, another cancellation notice. The reason? The company didn't have his "last year's driv- ing record."

In short, the policy was killed because there was no record FOR THE YEAR HE WASN'T DRIV- ING. However, the agent ventured, they would reinstate the policy for another \$80. He considered this blackmail and let the cancellation stand. DMV picked up his license. Back to assigned-risk. He wrote a letter, appealing for con- sideration by a good, standard company. Finally a quotation came through from a firm in the north of the state. It would

cost \$259 for PL&PD only—and the minimum, at that. Now the driver is walking and riding on eggs. Will the next mail bring another cancellation—an- other go-round with assigned risk and DMV?

If this were an isolated in- stance, there would be no point in relating it. Someone always is angry at DMV, an insurance company, the gas company, the phone company. Next Sunday it will be shown how an irresponsible 18-year-old with a long and recent record of moving violations and acci- dents, pays about half the pre- mium charged to a careful driv- er over 21.

Only trouble is—the latter driver can't buy insurance. See next Sunday's edition for more inequities in the assigned-risk plan.

High School To Add Five Classrooms

McNeil Construction Co. will build five new classrooms at Bishop Montgomery High School, 5430 Torrance Blvd., according to permit issued at Torrance city building department. Cost will be \$48,300.

Sidney Kasden, will construct a store building, costing \$155,200 at 4142 Pacific Coast Highway. It will house an antique shop, furniture repair and refinishing shop and interior decoration store.

Nine new residences will be constructed by George Steinkamp in Tract 182 at 1800 East 182nd St.; one block west of Western Ave.

41-Apart. Building Set

Another pretentious apartment building will be erected in Torrance, according to Harold West, deputy building superintendent, who issued the permit Friday.

A completely furnished 41-unit structure will be built by Earl Wilson Construction Co., on 134 by 290 plot of ground at 3556 Garnet St.

One of the features will be a modern swimming pool. Rents will range from \$95 to \$150 for one- and two-bedroom apart- ments.

Structure will be an exact du- plicate of the apartment build- ing at Halldale and Carson which contains 33 units, according to Bob Baldwin of Custom Realty Co., agents for both projects.

Permits Taken Out

Permits were taken out in the Torrance building department by the following persons for the erection of block walls around their properties:

J. Valentino, 5128 Mariposa; F. Coffman, 19929 Talisman Ave.; J. Walkoski, 21401 Grant Ave.; S. Byrne, 6608 Riviera Way.

Gets Vital Post

Director Norman M. Lyon of the Los Angeles office of FHA today was advised by Commissioner Julian H. Immerman, from Washington, of the assignment of William A. Painter to the im- portant post of Assistant Com- missioner for Field Operations, effective May 1, 1960.



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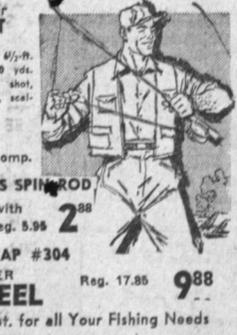


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